<u>PATENT</u>

Docket No.: 36287-00702

THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s)

: SEAMAN

Serial No.

09/770,020

Group Art Unit

3624

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Examiner

Subramanian

For

: DISCOUNTED SECURITY

I hereby certify that this paper is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Director of The United States Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450 on:

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43,293

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Signature

AMENDMENT AND REQUEST FOR RECONSIDERATION (37 C.F.R. § 1.111)

Mail Stop Amendment Director of The United States Patent and Trademark Office P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

This Amendment is submitted in response to a non-final Office Action mailed October 18, 2005 in the above referenced application. A Petition and Fee for Extension of time are included herewith.

Amendments to the specification are reflected in the replacement paragraph, which begins on page 3 of this paper. The paragraph beginning at Page 7, line 18 and continuing through to Page 8, line 12 of the specification has been replaced with a new paragraph. No new matter has been added.

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Amendments to the claims are reflected in the listing of claims, which begins on page 4 of this paper. Claims 1 - 14 have been cancelled. Claim 15 and 23 have been amended.

Remarks/Arguments begin on page 9 of this paper.